

REMARKS

Applicant appreciates the Examiner's careful review of the present application, and respectfully requests reconsideration in light of the preceding amendments and the following remarks. Entry of the Amendment under Rule 116 is merited as it raises no new issues and requires no further search.

Claims Amendments/Status

By way of this reply, claims 2, 3, 5 and 6 have been amended to clarify claim language and correct informalities. Claim 3 has been rewritten in independent form by including all the limitations of claim 1 and claim 1 has been canceled without prejudice or disclaimer. Accordingly, claims 2-7 remain pending in the application. No new matter is introduced in this amendment.

Allowable subject matter

Applicant appreciates that claims 3-4 contain allowable subject matter indicated by the Examiner. Claim 3 has been rewritten in independent form and includes all features of claim 1. Therefore, claim 3 should be allowed. Claims 2-7 now depend on claim 3 and should be allowed as well.

Rejection under 35 U.S.C. §112

Claims 1-7 have been rejected under 35 U.S.C. §112, second paragraph, as being indefinite. By this reply, these claims have been amended to provide sufficient antecedent basis and improve clarity. For instance, in claim 3, "an account holder's account" has been amended to "account holder's accounts including the primary account and the secondary accounts". Further, "the linked account translator" recited in claim 3 has been amended to "a linked account translator which is connected to the main computer system and configured to store and manage the primary account and linked secondary accounts". Also, "of a result" has been deleted from claim 3. Accordingly, withdrawal of the rejection is respectfully requested.

Claim objections

Claims 2-7 are objected to because of the noted informalities. In response, several claims have been amended according to the Examiner's kind suggestions. Therefore, withdrawal of the objection is respectfully requested.

Conclusion

All objections and rejections having been addressed, it is respectfully submitted that the present application should be in condition for allowance and a Notice to that effect is earnestly solicited. Early issuance of a Notice of Allowance is courteously solicited.

The Examiner is invited to telephone the undersigned, Applicants' attorney of record, to facilitate advancement of the present application.

To the extent necessary, a petition for an extension of time under 37 C.F.R. 1.136 is hereby made. Please charge any shortage in fees due in connection with the filing of this paper, including extension of time fees, to Deposit Account 07-1337 and please credit any excess fees to such deposit account.

Respectfully submitted,
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